

Fill in this information to identify the case:

Debtor 1 Melinda G. Duckworth

Debtor 2 _____

(Spouse, if filing)

United States Bankruptcy Court for the EASTERN District of MICHIGAN

Case number 20-43970-mlo

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: NewRez LLC d/b/a Shellpoint Mortgage Servicing

Court claim no. (if known): 22-2

Last 4 digits of any number you use to identify the debtor's account: 5367

Date of payment change: 5/1/2021

Must be at least 21 days after date of this notice

New total payment: \$488.81

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No.

☒ Yes.

Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$327.02

New escrow payment: \$270.07

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes.

Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes

Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment

New mortgage payment:

Debtor 1 Melinda G. Duckworth

Print Name

Middle Name

Last Name

Case number (if known) 20-43970-mlo**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Susana E. Lykins
Signature

Date 03/26/2021

Print

First Name

Middle Name

Last Name

Title Authorized Agent for Creditor

Company Robertson, Anschutz, Schneid, Crane & Partners, PLLC

Address 10700 Abbott's Bridge Rd, Suite 170
Number Street

Duluth GA 30097
City

State

ZIP Code

Contact Phone 470-321-7112 Ext 145

Email slykins@raslg.com

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
DETROIT DIVISION

IN RE:

Melinda G. Duckworth,
Debtor.

BK Case 20-43970-mlo
Chapter 13

_____/

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on March 30, 2021, I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

Melinda G. Duckworth
1920 Yeager
Port Huron, MI 48060

And via electronic mail to:

Morris B. Lefkowitz
29777 Telegraph Road
Suite 2440
Southfield, MI 48034

David Wm Ruskin
26555 Evergreen Rd Ste 1100
Southfield, MI 48076-4251

By: /s/ Lorena Delgado
Lorena Delgado
ldelgado@raslg.com



NewRez
Servicing
PO Box 10826
Greenville, SC 29603 0826
For Inquiries: (866) 317-2347

Final

MELINDA DUCKWORTH
1920 Yeager St
PORT HURON MI 48060

Analysis Date:

March 17, 2021

Loan:

Property Address:

1820 UNION STREET
PORT HURON, MI 48060

Annual Escrow Account Disclosure Statement - Account History

The following is an overview of your escrow account with NewRez. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information			Contractual	Effective May01, 2021	Prior Esc Pmt	July 01, 2020	Escrow Balance Calculation	
P & I Pmt:	\$218.74	\$218.74			P & I Pmt:	\$218.74	Due Date:	March 01, 2021
Escrow Pmt:	\$327.02	\$270.07			Escrow Pmt:	\$327.02	Escrow Balance:	\$593.38
Other Funds Pmt:	\$0.00	\$0.00			Other Funds Pmt:	\$0.00	Anticipated Pmts to Escrow:	\$654.04
Asst. Pmt (-):	\$0.00	\$0.00			Asst. Pmt (-):	\$0.00	Anticipated Pmts from Escrow (-):	\$0.00
Reserve Acct Pmt:	\$0.00	\$0.00			Resrv Acct Pmt:	\$0.00		
Total Payment	\$545.76	\$488.81			Total Payment	\$545.76	Anticipated Escrow Balance:	\$1,247.42

Shortage/Overage Information		Effective May01, 2021
Upcoming Total Annual Bills		\$3,158.87
Required Cushion		\$526.48
Required Starting Balance		\$1,329.43
Escrow Shortage		-\$82.01
Surplus		\$0.00

Cushion Calculation:		Because NewRez does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 526.48. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 526.48 or 1/6 of the anticipated payment from the account.
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This is a statement of actual activity in your escrow account from July 2020 to Apr 2021. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	1,864.31	1,136.09
Jul 2020	266.33	327.02	1,563.69	1,592.67	* City Tax	566.95	(129.56)
Aug 2020	266.33	327.02			*	833.28	197.46
Sep 2020	266.33	327.02			*	1,099.61	524.48
Oct 2020	266.33				*	1,365.94	524.48
Nov 2020	266.33	327.02			*	1,632.27	851.50
Dec 2020	266.33	327.02	101.57	103.03	* City Tax	1,797.03	1,075.49
Dec 2020				1,463.17	* Hazard	1,797.03	(387.68)
Jan 2021	266.33	654.04	1,530.70		* Hazard	532.66	266.36
Feb 2021	266.33	327.02			*	798.99	593.38
Mar 2021	266.33				*	1,065.32	593.38
Apr 2021	266.33				*	1,331.65	593.38
					Anticipated Transactions	1,331.65	593.38
Apr 2021		654.04 ^P					1,247.42
	\$2,663.30	\$3,270.20	\$3,195.96	\$3,158.87			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Analysis Date:

March 17, 2021

Loan:

Annual Escrow Account Disclosure Statement - Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	1,247.42	1,329.43
May 2021	263.24			1,510.66	1,592.67
Jun 2021	263.24			1,773.90	1,855.91
Jul 2021	263.24	1,592.67	City Tax	444.47	526.48
Aug 2021	263.24			707.71	789.72
Sep 2021	263.24			970.95	1,052.96
Oct 2021	263.24			1,234.19	1,316.20
Nov 2021	263.24			1,497.43	1,579.44
Dec 2021	263.24	103.03	City Tax	1,657.64	1,739.65
Jan 2022	263.24	1,463.17	Hazard	457.71	539.72
Feb 2022	263.24			720.95	802.96
Mar 2022	263.24			984.19	1,066.20
Apr 2022	263.24			1,247.43	1,329.44
	\$3,158.88	\$3,158.87			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year)

Your ending balance from the last month of the account history (escrow balance anticipated) is 1,247.42. Your starting balance (escrow balance required) according to this analysis should be \$1,329.43. This means you have a shortage of 82.01. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 12 months. We anticipate the total of your coming year bills to be \$3,158.87. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	\$263.24
Surplus Reduction:	\$0.00
Shortage Installment:	\$6.83
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	\$270.07

Paying the shortage: If your shortage is paid in full, your new monthly payment will be \$481.98 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. However, it may be a notice of possible enforcement of the lien against the collateral property, which has not been discharged in your bankruptcy.

Notice of Error or Information Request Address

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Information Request, please write to us at the following address:

NewRez
PO Box 10826
Greenville, SC 29603 0826



Detach Here



NewRez
PO Box 10826

Greenville, SC 29603 0826
(866) 317-2347

Escrow Shortage Reply (This is not a bill)

Loan Number: [REDACTED]
Full Shortage Amount: \$82.01
Payment Amount: \$ [REDACTED]

Your escrow shortage has been spread over 12 months, resulting in an additional increase in your monthly payment in the amount of 6.83.

IF YOU CHOOSE to pay your shortage in full, please visit www.NewRez.com in order to expedite your payment. You can also mail this coupon with your remittance of the full shortage amount to the address to the left

